

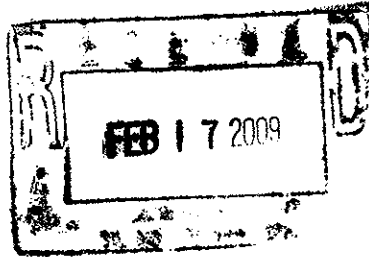
United States Bankruptcy Court
Southern District of New York

In re

Delphi Corporation, et al.,

Chapter 11

Case # 05-44481 (RDD)



Your Honor,
And to All it May Concern,

My name is Joyce Higginbottom and I am writing this letter to ask that you do not allow Delphi to discontinue the Salaried Retiree benefits that were promised to me when I retired.

I hired in to Delphi in 1967 as an hourly employee. I was 18 years old. Before I became a seniority employee I married another hourly employee of Delphi that had his seniority. I was added to his health insurance as a dependant. When I obtained my 90 days seniority I was denied the opportunity to have my own health insurance because I was a dependant on another policy. I was allowed as an employee to have company sponsored life insurance that was to be 2X's my yearly base wage.

I worked as an hourly employee for the next 15 years and was a member of the UAW Local 292. Each year I was sent a summary of my wages and cost of benefits, and each year the cost of health insurance was included in that cost. I never had that insurance as an employee. I was a dependant and would have been that had I been a stay at home mom. They misrepresented the cost of my employment costs to the company and overstated my compensation.

After that first 15 years, I was transferred to a non-tradition job in the Hourly Personnel/Labor Relations department. I worked in this non-traditional job as a UAW member for another 2 ½ years then was promoted to a Salary position in this same department. I worked for another 20 years as a Salary employee. The compensation was considerably less that I would have made as an hourly employee, but I loved the work and took the loss in wages so I could do this type of work.

I worked overtime without extra compensation, did not take vacation days allotted to me, missed activities with my children and husband, all to be a dedicated employee and do the best job I could for the company. Over the years they failed to replace employees in the department who left for whatever reason and the work load increased without any additional help, but I continued to do my job and take on the additional responsibilities.

When I retired I had to wave health care coverage because I was on an hourly employee's plan. The only things I received as a Delphi retiree was my pension which is \$2538.00 per month before taxes and my life insurance which is based on 2X's my yearly salary at the time of my retirement which was \$34,000.00 for a total policy value of \$68,000.00.

How do you expect the retiree to pay the outrages COBRA prices to continue their benefits'? For most of them it would be up to half of their monthly retirement checks or in the case of existing medical problems trying to get other coverage would leave them no ability to get coverage at all.

How will the older retirees be able to find life insurance? Some of those retirees have health issues, or due to their age, make it impossible to find life insurance.

These benefits were promised to us when we hired in and again when we retired. Please consider my request and do not let this company do this to us.

Sincerely

Joyce Higginbottom
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